

The following list highlights a number of planned major gift opportunities. Take the list to your financial, estate or tax planner to learn which option might work best for your situation.

Cash. Cash can be used immediately for the short- or long-range operation of the organization. Cash gifts (actual dollars, checks, credit card donations) can be undesignated (used for whatever purpose Snowline allocates) or designated, wherein the donor specifies for what purpose the gift can be used.

Securities. There are two ways to donate stocks or other securities to Snowline; each has tax benefits to the donor. If you donate the security (rather than selling it and donating the proceeds), you can avoid paying capital gains tax on its appreciated value yet you are still able to claim the full appreciated value as a charitable tax deduction. Snowline can then sell the stock and realize its full value. If, however, you have a security that has declined in value since you bought it, sell it yourself to benefit from the capital loss and the charitable deduction for the donation.

Real Estate. If you have owned your home, a vacation home, acreage, or rental parcels for many years, a gift of real estate can be especially tax-advantageous. The property's appreciated value may be such that its sale would result in a sizeable capital gains tax. If given to Snowline, you could avoid the tax and also realize a charitable deduction for the full market value of your property at the time of the gift.

Planned and Deferred Giving

Charitable Bequest. The most common and simplest form of planned giving is a bequest – remembering Snowline Hospice in your will or living trust. In so doing, you are helping to preserve Snowline's legacy for our others throughout the community as well as future generations. If you already have a will or living trust, a codicil or amendment can be used to include Snowline in your plans. There are four common ways to make a bequest, which can be restricted to a particular program or unrestricted:

- Specify a percentage of your estate
- Define a specific dollar amount
- List specific properties from your estate, such as stocks
- Bequeathing the residue of your estate, including all real and personal property

Charitable Gift Annuity. A gift annuity is an agreement between you and Snowline in which you contribute cash, securities, or other assets to Snowline in exchange for regular, fixed payments to you for the rest of your life. The amount of the fixed payment is a percentage of your gift, determined by your age. Payments can be made on a set schedule or deferred for a period of time, and a percentage is tax-free. Snowline would then be the ultimate beneficiary of your gift. As with a bequest, the gift can be restricted or unrestricted.

Residence Gift. You may wish to consider donating your personal residence, reserving the right to continue living in the house for your lifetime and that of your surviving spouse. You would then be entitled to a current income tax deduction for a portion of the fair market value of the property. Additionally, the property would be removed from your estate, thus reducing your estate tax.

Retirement Plan or IRA Gifts. Making gifts to charity at death from your retirement plan or IRA can eliminate the income tax that would be payable upon your death and thus would reduce your overall estate for estate tax purposes.

Charitable Remainder Trust. This trust allows you to receive income for life or for a specified number of years. Benefits to the donor include a charitable income tax deduction at the time the gift is made, reduction or elimination of capital gains taxes on securities or real estate that has increased in value, and reduction in estate and inheritance taxes.

Charitable Lead Trust. This type of trust is generally established by donors who wish to make large charitable deductions during their lifetime but still have all their assets inherited by their heirs upon their death. Donations are made to Snowline from the estate until taxes are sufficiently reduced, or a period of time has elapsed. The estate is then transferred to the beneficiaries, who typically will face lower taxes.